

PET HEALTH ALERT

A More Affordable Approach To Pet Health Care

(NAPSA)—There's good news for those who want their pets to be healthy and happy. Research suggests that pet owners will spend just over \$38 billion on their pets this year, up from \$21 billion just 10 years ago.

Of this, over \$9 billion will be spent on veterinary services, second only to spending on food, estimated at just over \$15 billion. Veterinary costs have increased over the past 10 years, averaging an annual increase of over 6 percent.

However, while 63 percent of U.S. households own pets, less than 2 percent have pet health insurance.

Fortunately, the oldest animal welfare organization in the Western Hemisphere, the ASPCA® (The American Society for the Prevention of Cruelty to Animals®), is now providing these “pet parents” with a series of products created to help manage the costs associated with pet health care—health insurance for pets.

With several plans to choose from, ASPCA Pet Health Insurance is designed to fit practically every pet's—and owner's—need. For example, one popular category of coverage, wellness care, includes elective treatments for preventive health care, such as checkups, routine blood tests, vaccinations, flea prevention and dental care.

Under the plans, pets can be taken to any licensed veterinarian in the U.S. or Canada. “This is a great benefit for pet parents,” said Ed Sayres, President and CEO of the ASPCA, “because it ensures that your pet will get the appropriate care even if you are away from home.”

Another benefit is the simplicity of the plans' reimbursement method. After paying for the vet's services, a claim form is submitted,



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along with any receipts. Once the annual deductible obligation is met, the certificate holder will be reimbursed up to 80 percent of covered veterinary charges within approximately 15 days of receipt of the claim.

The annual deductible is \$100—there are no “per incident” charges. And pets can be covered for injuries as well as illnesses (other than pre-existing conditions). In addition, customized payouts allow for regional variations in veterinary costs.

Spay/neuter costs are covered in most of their insurance plans. However, surgical treatments to which the organization is opposed, such as tail docking, ear cropping and declawing, are not.

These plans, which are underwritten by the United States Fire Insurance Company, are the first of their kind in the country to be developed for and branded by a national animal welfare organization.

For more information, visit www.aspcapetinsurance.com or call (866) 861-9092.